

Fill in this information to identify the case:

Debtor 1 Tatyna Petrosov aka Tanya Petrosov  
Debtor 2  
United States Bankruptcy Court for the: Eastern District of Pennsylvania  
Case number : 19-16061-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: **THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OA19, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA19** Court claim no. **3** (if known):

Last 4 digits of any number you use to identify the debtor's account: **7124**

Date of payment change: **12/01/2021**  
Must be at least 21 days after date of this notice

New total payment: **\$1,289.94**  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: **\$285.24**

New escrow payment: **\$288.13**

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:  
Current Principal and interest payment:

New interest rate:  
New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Tatyna Petrosov aka Tanya Petrosov Case number (if known) 19-16061-amc  
First Name Middle Name Last Name

**Part 4:** Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/S/ Mary Vitartas

10/18/2021

Signature

Date

Print: Mary Vitartas

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email PLGinquiries@padgettlawgroup.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 18th day of October, 2021.

/S/ Mary Vitartas

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MARY VITARTAS  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
PLGinquiries@padgettlawgroup.com  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 19-16061-amc)**

Debtor

Tatyna Petrosov  
751 Magee Avenue  
Philadelphia, PA 19111  
aka Tanya Petrosov

Attorney

BRADLY E ALLEN  
Law Offices of Bradly Allen  
7711 Castor Avenue  
Philadelphia, PA 19152

Trustee

SCOTT F. WATERMAN (Chapter 13)  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606

US Trustee

United States Trustee  
Office of the U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106

TATYNA PETROSOV  
 751 MAGEE AVE  
 PHILADELPHIA PA 19111

Analysis Date: September 30, 2021  
 Loan:   
 Property Address:  
 749 MAGEE AVE  
 PHILADELPHIA, PA 19111

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Dec01, 2021	Prior Esc Pmt	November 01, 2021	Escrow Balance Calculation	
P & I Pmt:	\$1,133.89	\$1,001.81*			P & I Pmt:	\$1,001.81	Due Date:	March 01, 2019
Escrow Pmt:	\$0.00	\$288.13			Escrow Pmt:	\$285.24	Escrow Balance:	-\$2,348.31
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$7,254.68
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment	\$1,133.89	\$1,289.94			Total Payment	\$1,287.05	Anticipated Escrow Balance:	\$4,906.37

Shortage/Overage Information		Effective Dec01, 2021
Upcoming Total Annual Bills		\$3,457.51
Required Cushion		\$576.25
Required Starting Balance		\$3,169.37
Escrow Shortage		\$0.00

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 576.25. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 576.25 or 1/6 of the anticipated payment from the account.

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from Dec2020 to Nov 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	3,137.70	(16,334.45)
Dec 2020	285.24				*	3,422.94	(16,334.45)
Jan 2021	285.24				*	3,708.18	(16,334.45)
Jan 2021		322.57			* Escrow Only Payment	3,708.18	(16,011.88)
Feb 2021	285.24		3,422.93	3,457.51	* City Tax	570.49	(19,469.39)
Mar 2021	285.24				*	855.73	(19,469.39)
Apr 2021	285.24				*	1,140.97	(19,469.39)
May 2021	285.24				*	1,426.21	(19,469.39)
May 2021		294.57			* Escrow Only Payment	1,426.21	(19,174.82)
Jun 2021	285.24				*	1,711.45	(19,174.82)
Jul 2021	285.24				*	1,996.69	(19,174.82)
Jul 2021		273.70			* Escrow Only Payment	1,996.69	(18,901.12)
Aug 2021	285.24				*	2,281.93	(18,901.12)
Aug 2021		273.70			* Escrow Only Payment	2,281.93	(18,627.42)
Sep 2021	285.24				*	2,567.17	(18,627.42)
Sep 2021		252.96			* Escrow Only Payment	2,567.17	(18,374.46)
Oct 2021	285.24				*	2,852.41	(18,374.46)
Nov 2021	285.24				*	3,137.65	(18,374.46)
					Anticipated Transactions	3,137.65	(18,374.46)
Nov 2021		7,254.68 <sup>P</sup>					(11,119.78)
	\$3,422.88	\$8,672.18	\$3,422.93	\$3,457.51			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.  
 P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date: September 30, 2021

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Dec 2021	288.13		Starting Balance	4,906.37	3,169.37
Jan 2022	288.13			5,194.50	3,457.50
Feb 2022	288.13	3,457.51	City Tax	5,482.63	3,745.63
Mar 2022	288.13			2,313.25	576.25
Apr 2022	288.13			2,601.38	864.38
May 2022	288.13			2,889.51	1,152.51
Jun 2022	288.13			3,177.64	1,440.64
Jul 2022	288.13			3,465.77	1,728.77
Aug 2022	288.13			3,753.90	2,016.90
Sep 2022	288.13			4,042.03	2,305.03
Oct 2022	288.13			4,330.16	2,593.16
Nov 2022	288.13			4,618.29	2,881.29
	<u>\$3,457.56</u>	<u>\$3,457.51</u>		4,906.42	3,169.42

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 4,906.37. Your starting balance (escrow balance required) according to this analysis should be \$3,169.37.

We anticipate the total of your coming year bills to be 3,457.51. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$288.13
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
<b>Escrow Payment:</b>	<b>\$288.13</b>

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826